

National Park Service

Alaska Region – Exhibit A

MINIMUM COVERAGE AMOUNTS FOR LIABILITY INSURANCE

| Minimum Coverage Amount (in thousands of dollars) | | | |
|--|---|--------------------------|--|
| Type of Activity | Per Occurrence Amount | General Aggregate Amount | Type of Insurance |
| Camping (Group) , Backpacking, Bear Viewing, Hiking, Horse Rides/Horse Packing, Photography, Sledding Sportfishing, Snowshoeing, Wagon Rides | \$500,000 | \$1,000,000 | Comprehensive General Liability |
| Boating (non-powered) under 26 feet and smaller; Kayaking | \$500,000 | \$1,000,000 | Comprehensive General Liability (OR) Protection & Indemnity (“watercraft liability inclusion” must be noted) |
| Mountaineering | \$1,000,000 | \$2,000,000 | Comprehensive General Liability |
| Charter Boat/Ferry Service (26 feet and larger-motorized) Rafting (Whitewater) | \$1,000,000 | \$2,000,000 | Protection & Indemnity or Watercraft /Marine Liability/ Comprehensive General Liability |
| Vehicle Tours/Shuttle (owned, non-owned and hired vehicles) | \$500,000 per occurrence | | Commercial Auto Liability |
| Aircraft Operators | \$150,000 per passenger seat | | |
| Employee Coverage (Workers Comp) | Alaska requires that anyone who employs one or more persons whether full or part time carry workers compensation insurance. Insurance certificate must indicate coverage. | | |

Additional Insured: The United States of America must be named as an additional insured and so noted on the Certificate of Insurance.

The address for the certificate holder/additional insured is:

US Government
National Park Service-EC
240 West 5th Avenue
Anchorage, AK 99501

Minimum Insurance Company Standards

NPS has established the following minimum insurance company policyholder and financial requirements:

Insurance companies must be rated at least A- by the most recent edition of Best's Key Insurance Reports (Property-Casualty edition).

Insurance companies must have an A.M. Best's Financial Size Category of at least VII according to the most recent edition of Best's Insurance Reports (Property-Casualty edition).

The insurance company must be admitted (licensed) or approved to do business in the state in which the concessioner is domiciled.

The required Certificates of Insurance must include the A.M. Best Identification Number ("AMB#") of each insurance company as well as a certification from the insurance agent stating that the insurer is licensed insurer in the state of concessioner operations and satisfies the minimum financial and policyholder requirements.

It is consistent with National Park Service policy for the concessioner to warn visitors of the dangers inherent in high-risk activities and for visitors to assume responsibility for their own negligence.

For activities that require prerequisite skills or experience, it is appropriate to require that visitors declare in writing that they possess those prerequisites.

It is not consistent with National Park Service policy to require visitors to waive their right to hold concessioners or the Government responsible for bona fide negligence resulting in bodily injury, death or loss of personal property.